

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re: Patent Application of
Michael J. Picciallo

Group Art Unit: 2164

Application No.: 09/478,051

Examiner: K. Scaggs

Filed: January 15, 2000

For: ALLOWANCE CARD OR ACCOUNT

Sups 14
Anmelt/AD
D.Cattan
12-12-01

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Commissioner for Patents, Washington, D.C. 20231, at (703) 746-3358 on November 29, 2001.

11/29/01

Date

Denise M. Porreca

Denise Porreca

Commissioner for Patents
Washington, DC 20231

Sir:

VOLUNTARY AMENDMENT

The following amendment and remarks are submitted following a telephone interview with the Examiner on November 29, 2001 during which a replacement Abstract was requested.

IN THE ABSTRACT

Please delete the paragraph at page 31, lines 2-7 and replace it with the following text:

Computer-based methods for transferring funds to third parties by creating for a third party a customer account file containing a record of funds deposited by a depositor for use by the third party; and periodically depositing funds into the customer account file in response to command instructions from the fund depositor for access by the third party to pay for goods or services.